



MIAMI-DADE COUNTY BOARD OF COUNTY COMMISSIONERS
OFFICE OF THE COMMISSION AUDITOR

WORKFORCE HOUSING REPORT

Project Number 05-26-70-01
March 31, 2006

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Commission Auditor

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**BOARD OF COUNTY COMMISSIONERS
OFFICE OF THE COMMISSION AUDITOR**

M E M O R A N D U M

TO: Honorable Joe A. Martinez, Chairman
and Members, Board of County Commissioners

FROM: Charles Anderson, CPA
Commission Auditor

A handwritten signature in black ink, appearing to read "Charles Anderson", is written over the printed name.

DATE: March 31, 2006

SUBJECT: Workforce Housing Report

Given the pressing magnitude in ensuring the availability of affordable and workforce housing, we have prepared a report which explores the workforce housing issue as it pertains to Miami-Dade County. We provide this report to contribute to the discussion and understanding of the workforce housing dilemma.

This report references available housing data; details the current housing stock; and explores the widening gap between income levels and housing costs. We also reviewed what the County is doing to address the affordable housing issue, and the best practices of other jurisdictions.

It is our hope that this report will further place Miami-Dade County in the context of state and national middle-income housing trends.

This report was prepared by Legislative Analysts Bia Marsellos, Elizabeth N. Owens and Jason T. Smith. Please let us know if you should need any additional information.

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The housing market in Miami-Dade County has garnered wide-spread attention in recent years as skyrocketing development, among other things, increased both the available housing stock, and made existing homes more valuable. As development continues, so does the increased concern that middle-class families in the County are being priced out of the Miami-Dade housing market. The concern is that the high cost of housing has caused a housing crunch for the middle-class workforce. A major issue in defining Workforce Housing is what income group should be targeted, while also looking at the relationship between wages, job growth and population growth.

Other communities have also faced this challenge, and have adopted or are considering innovative measures to ensure that a critical mass of housing stock remain accessible to middle-class wage earners. Some communities have expanded their definition of affordable housing beyond federally-mandated standards for need-based housing assistance to include middle-income earners. Other communities have opted to create trusts to purchase land and place covenants on these properties to ensure that they remain affordable in perpetuity. In Florida, four jurisdictions have created land trusts and several others are exploring this option. Reaction to the need for affordable workforce housing is broad and diverse. Generally, workforce housing affordability plays a prominent role in the positive growth and development of a community.

Affordable housing for middle-class Americans has become a national concern in recent years. The need has been exacerbated given the escalating prices of new and existing homes and the recent spat of natural disasters which have displaced thousands of citizens in Florida and the Gulf Coast states. The United States Senate is taking up this issue with the proposed Housing America's Workforce Act, which was introduced in the summer 2005. The bill provides companies assisting employees buying homes a fifty-cent tax credit for every dollar they provide the employee, up to \$10,000, or 6 percent of the purchase price.

Nationally, home prices have increased substantially but income has not. California and Florida have the highest concentration of overvalued housing markets, as do parts of the Greater New York and Greater Boston areas. According to the U.S. Census Bureau, Florida's median household income from 2002-2004 averaged \$40,171. This ranks Florida among the lowest 15 states and below the median household income for the United States - \$44,473¹.

It is first-time buyers who face the biggest challenge with the affordability gap, both locally and nationwide. A report released by the Joint Center for Housing Studies at Harvard University states, "at the source of the affordability problem is the structural mismatch between the large number of low-wage jobs that the economy is generating and the high costs of supplying housing." According to the report, nearly one in three households spend more than 30 percent of their income on housing and more than one in eight spend "upward of 50 percent." Most housing experts recommend families should keep their housing costs to about a third of their income.

¹ <http://www.census.gov/hhes/www/income/income04/statehi.html>

Rising property values in Florida reflect a shift in the U.S. population to states in the Southeast, Southwest and West according to the U.S. Census Bureau, which in April 2005, predicted that the majority of the nation's population growth over the next 25 years will occur in these regions. Florida, California and Texas will feel the greatest effect, gaining 12 million people each by 2030. Florida, the fourth most populous state, is expected to edge out New York for third place by 2011².

This report will place Miami-Dade County in the rubric of state and national middle-income housing trends, and define the local middle class which has recently been affected by the spike in home prices. This report also examines the various ways other municipalities have addressed this growing concern.

Workforce Housing Defined

There is no nationally agreed upon definition of workforce housing. Many municipalities around the nation have adopted varying definitions for workforce housing to address particular demographic trends in their communities. Workforce housing is generally defined as housing that is affordable to those households whose occupants earn between 60 and 150 percent of an area's median income. For example, in Portland, Oregon, workforce households include those households whose members collectively earn between 60 and 150 percent of the Median Family Income, adjusted for household size, as defined by the Department of Housing and Urban Development. Assuming an average of approximately 1.5 persons per household, this includes households earning between \$30,000 and \$75,000 annually³.

However, the Urban Land Institute (ULI), a nationally renowned think-tank, defines workforce housing affordability as those households whose occupants earn between 60 and 120 percent of an area's median income. According to the U.S. Department of Housing and Urban Development, the median household income for Miami-Dade County is \$46,350. According to the ULI's definition, workforce housing in Miami-Dade County would include households with income levels between \$27,810 to \$55,620. The lowest income level in the ULI workforce definition housing range is comparable and in some cases lower than the eligibility standard for public housing. Table 1 lists the eligibility requirements for government assisted housing, commonly known as Section 8 housing. The income ranges are divided into three categories:

- | | |
|-------------------------------|-----------------------------|
| • Extremely low income | 30% of median income |
| • Very low income | 50% of median income |
| • Low income | 80% of median income |

² "Strengthening our Workforce and our Communities through Housing Solutions," Joint Center for Housing Studies & Center for Workforce Preparation, 2005.

³ Workforce Housing Report - Central City Portland, Oregon; prepared by GVA Marquette Advisors, Sept. 2003.

Table 1

Fiscal Year 2005 Income Limits Income limits to determine eligibility of applicants are based on median income for this area. These figures are updated annually by the U.S. Department of Housing and Urban Development.			
Family Members	Extremely low income (30% of median income)	Very low income (50% of median income)	Low income (80% of median income)
1	11,350	18,950	30,300
2	13,000	21,650	34,600
3	14,600	24,350	38,950
4	16,250	27,050	43,300
5	17,550	29,200	46,750
6	18,850	31,400	50,200
7	20,150	33,550	53,650
8	21,400	35,700	57,150

Source: Miami-Dade Housing Agency

Comparing the income ranges of the ULI's definition of workforce housing to federal income limits for assisted housing, or Section 8, it becomes clear that there is significant overlap. For instance, families which qualify as very low income or low income in the federal Section 8 program would also qualify for workforce housing. This is a potential problem given that most jurisdictions seek to provide workforce housing for families who currently *do not* qualify for home-buying assistance from the federal government. This being the case, the lowest income level of the workforce housing range for Miami-Dade County may need to be at a higher percentage level than the ULI figures in order not to overlap the income limits for the Section 8 housing voucher program.

Definitions

The following sections will present data detailing housing industry trends in Miami-Dade County. First, it is important to understand key concepts:

- *Household* is defined to include all the persons who occupy a housing unit. A housing unit is a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied (or if vacant, is intended for occupancy) as separate living quarters. Separate living quarters are those in which the occupants live and eat separately from any other persons in the building and which have direct access

from the outside of the building or through a common hall. The occupants may be a single family, one person living alone, two or more families living together, or any other group of related or unrelated persons who share living arrangements. (People not living in households are classified as living in group quarters).

- *Household Income* is the sum of money income received in a calendar year by all household members 15-years-old and over, including household members not related to the householder, people living alone, and other non-family household members. Included in the total are amounts reported separately for wage or salary income; net self-employment income; interest, dividends, or net rental or royalty income or income from estates and trusts; Social Security or Railroad Retirement income; Supplemental Security Income (SSI); public assistance or welfare payments; retirement, survivor, or disability pensions; and all other income.
- *Specified Owner-Occupied Units* are owner-occupied, one family, detached or attached, units that are on less than 10 acres, without a business or medical office on the property. The data in this report were obtained for owner-occupied one family houses, apartments, condominiums, and mobile homes. Selected monthly owner costs is the sum of payments for mortgages, deeds of trust, contracts to purchase, or similar debts on the property (including payments for the first mortgage, second mortgages, and home equity loans); real estate taxes; fire, hazard, and flood insurance on the property; utilities (electricity, gas, and water and sewer) ; and fuels (oil, coal, kerosene, wood, etc.). It also includes where appropriate, the monthly condominium fee for condominiums and mobile home costs (installment payments, personal property taxes, site rent, registration fees, and license fees) for mobile homes.
- *A Workforce Housing Unit* is a home that is affordable to the workforce if it consumes not more than 30 percent of the household's income (for rental) or falls within owner affordability standards common among lenders in today's mortgage environment⁴. Consequently, a workforce housing unit is either a rental unit with monthly rent between approximately \$750 and \$1,875 per month or a single-family home, townhouse or condominium priced below \$240,000⁵.
- *Workforce Jobs* are the essential, frontline servers in the economy. They may be single persons with or without children, married persons, one (or occasionally, both) with a workforce job. Examples of workforce jobs include a construction worker, police officer, teacher, nurse, retail salesperson and restaurant server. The importance of the workforce sector to the full economy cannot be overstated.

⁴ Guideline to determine mortgage capacity: 3% down payment; 30-year fixed rate mortgage @ 6.0 % + mortgage interest, hazard insurance and real estate taxes.

⁵ Workforce Housing Report - Central City Portland, Oregon; prepared by GVA Marquette Advisors, Sept. 2003; pg. 1.

Workers earning workforce wages fill the majority of jobs in nearly every sector of the economy⁶.

Data

The U.S. Census Bureau, 2001 Supplementary Survey of median monthly housing costs for mortgaged owners in Specified Owner-Occupied Housing Units ranked Miami-Dade County at 116 among counties nationwide. The median monthly housing costs for Miami-Dade County was \$1,205, with a lower bound of \$1,174 and an upper bound of \$1,236 (see Appendix A).

- The same survey also ranked Miami-Dade County as no. 121 for the median value of Specified Owner-Occupied Housing Units (see Appendix B).
- The median value of units was \$134,620, with a lower bound of \$130,380 and an upper bound \$138,861 (see Appendix B).
- However, in surveying the median household income, the same survey ranked Miami-Dade County at no. 206 considerably lower than Palm Beach County and Broward County its two neighboring Counties (see Appendix C).
- The median monthly housing costs in Miami-Dade County are comparable to such counties as Palm Beach and Broward, yet, the household income for Miami-Dade County is significantly lower than those two counties
- While Miami-Dade County enjoys increasing home prices, the income of Miami-Dade residents remains low.

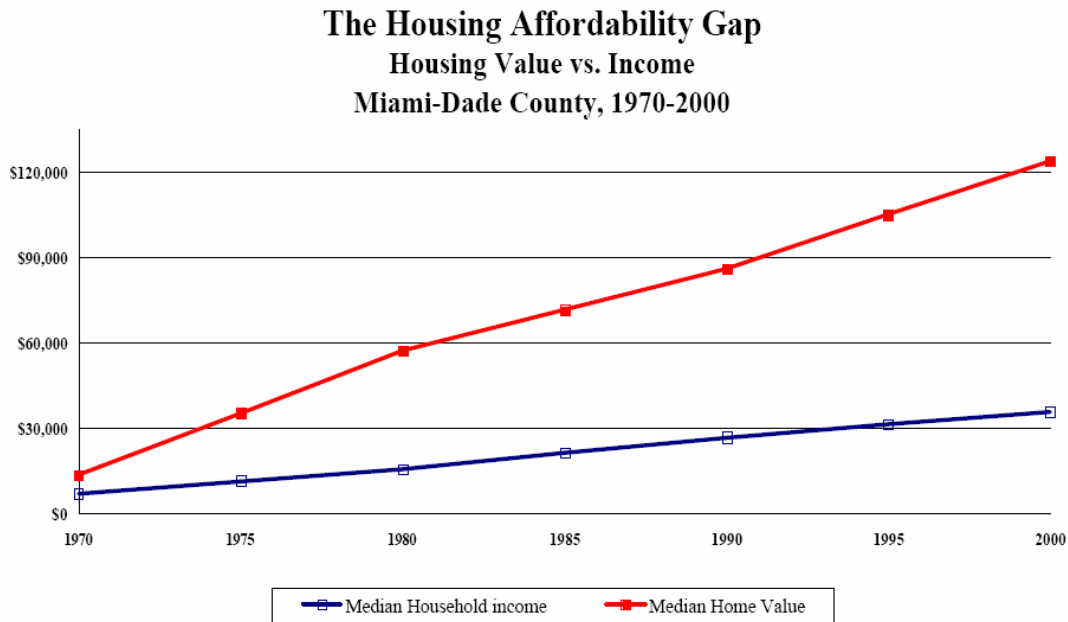
Housing affordability standards indicate that housing should not require more than 30% of gross income for rental and 2.5 times income for owner housing. In 2000, Miami-Dade County had 47.1% (154,066) of the 326,833 **renter households** paying 30% or more of income for housing (see Appendix D). The number of **owner households** paying more than 30% of income for housing throughout the county is 36.2%. The unincorporated area is relatively the same at 35.5%, 72,106 of the 207,954 specified owner-occupied units (see Appendix E). More than half of the residents in Miami-Dade County pay 30% or more of their income on housing (see Table 2).

⁶ Workforce Housing Report - Central City Portland, Oregon; prepared by GVA Marquette Advisors, Sept. 2003; pg. 9.

Table 2 Percent of Occupied Housing Units Paying 30 Percent or More of Income for Housing	
Geographic Area	Percent
United States	39.7
Florida	43.7
Miami-Dade	55.1
Broward	49.2
Palm Beach	45.3

Source: Housing Data Clearinghouse; Newsletter Issue 1 August 2005, pg.4

The housing affordability gap continues to widen in Miami-Dade County. The following graph depicts the steady increase in the median home value while the median household income remains relatively flat with only slight increases illustrated over a 30 year period, from 1970 to 2000.



Source: Miami-Dade County Dept. of Planning and Zoning Housing Data Clearing House
<http://www.co.miami-dade.fl.us/planzone/hdc/hsg%20costs%20vs%20income%20chart.pdf>

Every five years the median home value seems to increase almost \$30,000, whereas the median household income experiences a \$30,000 increase only over a 30 year span. According to the Housing Data Clearinghouse Newsletter, in 1970 the median value of a home in Miami-Dade County was less than double the median yearly household income, which at the time was \$7,151. In just 30 years, by 2000, a home was valued at \$124,000, nearly 3.5 times the median yearly household income at that time. And just three years later, in 2003, a home's value, \$172,000 was almost 5 times the household yearly income of \$36,000 (see Table 3 below).

Table 3 HOUSING AFFORDABILITY GAP*		
YEAR	MEDIAN INCOME	MEDIAN HOUSING VALUE
1970	\$7,151	\$13,600
1975	\$11,361	\$35,400
1980	\$15,571	\$57,200
1985	\$21,240	\$71,600
1990	\$26,909	\$86,000
1995	\$31,438	\$105,000
2000	\$35,966	\$124,000
2001	\$33,840	\$134,620
2002	\$36,183	\$147,734
2003	\$36,089	\$172,757

Source: Housing Data Clearinghouse; Newsletter Issue 1 August 2005, pg. 4

The widening of the “housing affordability gap,” which occurred between 2000 and 2003, was primarily due to stagnant income levels coupled with a spike in housing values. The median value of a house increased over 40 percent, while there was barely a 1 percent increase in income between 2000 and 2003. Though the highest percentage housing value increase was between 1970 and 1975 (160 percent), the increase between 2000 and 2003 was the largest without a raise in the median income level.

According to the Miami-Dade County Department of Planning and Zoning’s Housing Data Clearinghouse, the average sales price of a used home in 2004 was \$282,752 compared to the average price of a new home sold in 2004 for \$253,300. The average sales price of a used condominium in 2004 was \$234,204 compared to the average price of a new condominium sold in 2004 for \$285,887 (see Tables 4 and 5).

Table 4 HOME SALES FOR SINGLE FAMILY HOUSES*				
Year	Used	Average Price	New	Average Price
2000	30,338	\$163,196	4,262	\$188,728
2001	31,791	\$177,687	4,472	\$218,965
2002	31,756	\$200,920	4,395	\$232,068
2003	35,392	\$231,147	4,200	\$268,734
2004	21,708	\$282,752	3,595	\$253,300

Source: Housing Data Clearinghouse; Newsletter Issue 1 August 2005, pg.4

Table 5 HOME SALES FOR CONDOMINIUMS*				
Year	Used	Average Price	New	Average Price
2000	16,746	\$133,136	4,737	\$214,361
2001	17,705	\$143,753	5,974	\$243,769
2002	19,474	\$164,974	5,681	\$267,682
2003	20,271	\$195,186	7,210	\$307,611
2004	13,851	\$234,204	4,887	\$285,887

Source: Housing Data Clearinghouse; Newsletter Issue 1 August 2005, pg.4

Relevant Occupations

Workforce housing should take into consideration the median income level of certain occupations. Occupations such as government employees, teachers, police officers, firefighters, registered nurses, and retail employees are all essential to the backbone of our economy. The Florida Housing Data Clearinghouse has compiled wage and housing data for Metropolitan Statistical Areas (MSAs). Table 6 depicts the percentage of income spent on mortgage for median priced single family homes in Miami-Dade County, 2002 (see also Appendix F).

Table 6 Percentage of Income Spent on Mortgage for Median Priced SFH for Selected Occupations			
Occupation	Entry-Level Worker	Median-Wage Worker	Experienced Worker
Licensed practical & vocational nurses	51.4	41.5	37.8
Police & sheriff's patrol officers	34.2	27.1	24.6
Police, fire, and ambulance dispatchers	58.1	43.6	36.6
Preschool teachers, except special ed.	92.7	58.7	47.1
Retail Salesperson	98.0	74.1	52.2

Source: Florida Housing Data Clearinghouse

Current Affordable Housing Opportunities in Miami-Dade County

Currently the Miami-Dade Housing Agency (MDHA) helps low to moderate-income first-time home buyers by providing low-interest second mortgages. The funding sources of the second mortgages are the Documentary Surtax and State Housing Initiative Partnership (SHIP) funds received from the state. Through this program, MDHA has

funded 206 new homeownership loans in FY 2004-05, and 6,982 homeownership loans since the program's inception. Interest rates vary from 0 to 6%. SHIP funds can be used to assist families who earn up to 120% of the area median income. Income limits for Section 8, homeownership and rehabilitation loan programs are listed in Table 7 and are current as of March 9, 2006.

Table 7 Income and Mortgage Limits Adjusted for Family Size For Affordable Housing Programs Offered by Miami-Dade Housing Agency						
Family Size	Extremely Low	Very Low	Low/Moderate	Median		
	30%	50%	80%	100%	120%	140%
Family of 1	\$11,750	\$19,550	\$31,300	\$39,100	\$46,920	\$54,740
Family of 2	\$13,400	\$22,350	\$35,750	\$44,700	\$53,640	\$62,580
Family of 3	\$15,100	\$25,150	\$40,250	\$50,300	\$60,360	\$70,420
Family of 4	\$16,750	\$27,950	\$44,700	\$55,900	\$67,080	\$78,260
Family of 5	\$18,100	\$30,200	\$48,300	\$60,400	\$72,480	\$84,560
Family of 6	\$19,450	\$32,400	\$51,850	\$64,800	\$77,760	\$90,720
Family of 7	\$20,750	\$34,650	\$55,450	\$69,300	\$83,160	\$97,020
Family of 8+	\$22,100	\$36,900	\$59,000	\$73,800	\$88,560	\$103,320

Source: Miami-Dade Housing Agency

Other programs administered by the County to address affordable housing include the Infill Housing Initiative, which encourages developers to build affordable housing on vacant lots in communities across the County. According to MDHA, 197 lots have been conveyed to not-for-profit developers, and 251 lots have been conveyed to for-profit developers through a bidding process since the program was created in 1998⁷. The Metro-Miami Action Plan (MMAP), which receives revenue from the Documentary Surtax program, assists homebuyers by providing down payment and closing cost assistance up to 6% of the sales price. MMAP also assists not-for-profit and private developers by providing construction financing to assist with the development of affordable housing units.

The Miami-Dade Housing Finance Authority and the Affordable Housing Foundation assist homebuyers under the 80% of the area median income by providing down payment assistance up to 6% of the sales price or a maximum of \$10,000. Since its creation, the Housing Finance Authority has helped finance more than 10,000 new or rehabilitated rental units, and more than 10,000 single family homes⁸.

⁷ "What's Currently Being Done to Address Affordable Housing Issues," Board of County Commissioners Workshop Item No. 1(D)2, March 8, 2006.

⁸ Ibid.

Solutions

Communities across the nation are facing similar housing challenges. Many municipalities have responded to the dwindling stock of moderately-priced housing by adopting legislation and incentive programs intended to keep housing affordable to middle-class workers. The solutions vary widely from region to region, and normally mirror the specific needs of the community.

Land Trusts

In Florida, many communities have turned to the creation of community land trusts, or CLTs, to keep housing stock affordable in perpetuity. A CLT is a private, non-profit corporation which acquires land and housing for the purpose of selling the housing on said land at an affordable rate. The CLT retains the title on the land, and essentially leases the land to the homebuyer for a period of 99 years. The extended land lease allows the homeowner to build equity in their investment, and offers an opportunity for multi-generational wealth building. The land lease stipulates that the CLT retains the right of first refusal should the homeowner wish to sell the home. Additionally, the sale price of the home is predetermined by a formula which typically takes into account the original purchase price, the value of improvements made to the home, and the amount of years the house was owned by the seller. Currently there are four community land trusts in the state of Florida, and according to Florida Community Land Trust Institute, 15 counties and cities are working on creating trusts.

Miami-Dade County Commissioners considered establishing a community land trust in 2003 to provide additional housing options for low-income residents in the County. The Miami-Dade County Board of County Commissioners passed Resolution 306-03 in April 2003, sponsored by Commissioner Dr. Barbara Carey-Shuler, which directed the County Manager, through the Miami-Dade Housing Agency, to prepare a plan to create a land trust for Miami-Dade County. The resulting recommendation was to forgo the community land trust model and instead adopt an inclusionary zoning model. At that time, no other municipality in Florida had adopted a land trust model; and community land trusts in other states were controlled by non-profit agencies. The inclusionary zoning model, on the other hand, had been implemented and well-established in other counties and cities.

Since R-306-03 was adopted, more communities and municipalities have considered adopting the land trust model as another tool to combat a shrinking stock of affordable housing. The Brownsville Community Development Corporation, has adopted a community land trust model, though the organization has yet to complete its first land trust house. A new non-profit organization called the Florida Community Land Trust Institute, founded by the 1000 Friends of Florida and the Florida Housing Coalition, assists communities and non-profit organizations set-up land trusts. Officials with the Land Trust Institute, which monitors the growth and development of land trusts around the state, put the number of homes created by land trusts at 34.

Inclusionary Zoning in Montgomery County

Montgomery County, Maryland, has been held up as a model for inclusionary zoning initiatives. County officials in 1974 passes the Moderately Priced Housing (MPH) Law which states that affordable housing should be available to people of all income. A provision of the MPH Law requires that 12.5 percent and 15 percent of the houses in new subdivisions of 20 or more units be moderately priced dwelling units (MPDUs). The MPH Law requires that 40 percent of the MPDUs be offered to the Housing Opportunities Commission (HOC) and other non-profit housing agencies for use by low and moderate income families. A copy of the enabling legislation is attached.

As an alternative, a private developer can fulfill this requirement by deeding additional land to the County, providing alternative MPDCs housing at an alternative location, or by making payments to the Housing Initiative Fund. The minimum income limit necessary to participate in the Montgomery County program is \$20,000. The maximum income limits change periodically. The maximum income required to purchase an MPDU is set at seventy percent (70%) of the median income for a household size of four (4). Owners of MPDU homes still within the control period (the 30 year period beginning on the settlement date of the initial sale of the MPDU) may sell their MPDU homes to MPDU certificate holders at a price determined by the County. The 30 year control period will renew each time the MPDU is sold to a new certificate holder. Once the control period has expired and the owner wishes to sell the MPDU, the County must be offered the MPDU first at the fair market. If the county does not buy the unit, the owner can sell to anyone; however, the owner must sell the MPDU at a fair market price and half of the excess profits must be paid to the County.

Other Florida Municipalities and Jurisdictions

Palm Beach County has set aside 11 acres of county land to be used to for housing for middle-income workers at a traditional marketplace planned for the Agriculture Reserve. County planners foresee 54 homes, possibly 2 story townhouses, to be built on county land in Canyons Town Center, one of two marketplaces planned for the Agricultural Reserve. County guidelines for the 21,000 acre reserve allow commercial centers at two corners, one on Lyons Road at Boynton Beach Blvd. and Atlantic Avenue. The County would choose the developer through a bidding process and the developer would not have to pay the County to build on the land, therefore keeping the homes prices below market value. County officials are in the preliminary planning stage for the 11 acre civic site, which would also house a library or civic center.

County officials want to prioritize the homes for people who earn 60 percent to 120 percent of the county's median income. Plans for Canyons Town Center include an elementary and middle schools, park, grocery store and day-care center. With shopping and other amenities near their home, these workers could walk or bike to work, which would cut down on traffic on the main roads west of Boynton Beach. In the last year alone, the median single-family home price escalated 36 percent to \$363,600 in Palm Beach County, according to the National Association of Realtors.

The median single-family home price escalated 32 percent to \$322,600 in Broward County over the past year, according to the National Association of Realtors. This has prompted the city of Fort Lauderdale to buy land and deed it to developers willing to build projects that meet that county's housing goals. The city is considering an inclusionary zoning ordinance that would require 15 percent of new projects be affordable or workforce housing. The city also currently provides incentives such as tax breaks and density bonuses to developers of workforce housing projects. In December 2005, the draft Workforce Housing Study was prepared by Strategic Planning Group, Inc. for the City of Ft. Lauderdale outlining all the possibilities for that community.

Additional Options

Below is a brief round-up of ways to address the work-force housing issue:

- Similar to the New York state Economic Development Zones and the federal Enterprise Zones, counties could create a "Workforce Housing Zone" and provide economic tax incentives and homeownership benefits for a designated area;
- Reduced sales tax rate for purchase of equipment and material used for the construction of workforce housing;
- Waiver/Reduction from Impact Fees for projects that include Workforce housing units;
- Mixed-use Development;
- Rezoning vacant land for residential use or changing the minimum lot size for small lot developments;
- Provide builders with "density bonuses" for the creation of workforce housing units;
- Have local financial institutions offer below-market interest rates to builders for financing new development of affordable workforce housing units;
- Provide expedited building permit approval process, construction inspections and final certifications for those who want to develop workforce housing units;
- Work with nonprofit housing providers to convert municipally owned land and buildings suitable for residential use into housing.

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APPENDICES

Appendix A

Median Monthly Housing Costs for Mortgaged Owners, 2001
Specified Owner-occupied Housing Units
Top 10 Nationwide and Florida Counties

Rank	County	Median	Lower Bound	Upper Bound
1	Westchester County, NY	2,448	2,347	2,549
2	San Mateo County, CA	2,370	2,248	2,492
3	Santa Clara County, CA	2,293	2,212	2,374
4	San Francisco County, CA	2,100	2,026	2,174
5	Rockland County, NY	2,003	1,960	2,046
6	Bergen County, NJ	2,000	1,914	2,086
7	Nassau County, NY	1,998	1,942	2,054
8	Morris County, NJ	1,955	1,879	2,031
9	Fairfield County, CT	1,951	1,873	2,029
10	Alameda County, CA	1,936	1,870	2,002
93	Broward County, FL	1,321	1,306	1,336
103	Palm Beach County, FL	1,255	1,202	1,308
116	Miami-Dade County, FL	1,205	1,174	1,236
121	Seminole County, FL	1,183	1,105	1,261
139	Manatee County, FL	1,135	1,039	1,231
147	Hillsborough County, FL	1,103	1,067	1,139
155	Lee County, FL	1,085	1,022	1,148
157	Orange County, FL	1,079	1,049	1,109
175	Pinellas County, FL	1,002	964	1,040
182	Sarasota County, FL	985	934	1,036
196	Duval County, FL	931	898	964
198	Brevard County, FL	925	892	958
205	Escambia County, FL	897	846	948
208	Pasco County, FL	879	801	957
212	Volusia County, FL	853	820	886
218	Polk County, FL	835	792	878

Source: U.S. Census Bureau, 2001 Supplementary Survey, Ranking Tables.

Notes:

The 2001 Supplementary Survey used the same questionnaire and methods developed for the American Community Survey (ACS) to collect demographic, social, economic, and housing data from a national sample of 700,000 households in 1,203 counties. (Group quarters were not included in the sample.) The Ranking Tables were created by ACS to provide a quick visual representation of comparative data on key issues for the top 220 counties nationwide. The margin of error, represented by the lower and upper bounds of the 90-percent confidence interval. The confidence interval gives a range of values likely to include the population true value. The smaller the confidence interval the more precise the estimate of the characteristic of interest.

Specified Owner-Occupied Units are owner-occupied, one-family, detached or attached, units that are on less than 10 acres, without a business or medical office on the property. The data were obtained for owner-occupied one-family houses, apartments, condominiums, and mobile homes. Selected monthly owner costs is the sum of payments for mortgages, deeds of trust, contracts to purchase, or similar debts on the property (including payments for the first mortgage, second mortgages, and home equity loans); real estate taxes; fire, hazard, and flood insurance on the property; utilities (electricity, gas, and water and sewer); and fuels (oil, coal, kerosene, wood, etc.). It also includes, where appropriate, the monthly condominium fee for condominiums and mobile home costs (installment loan payments, personal property taxes, site rent, registration fees, and license fees) for mobile homes.

Appendix B
Median Value, 2001
Specified Owner-occupied Housing Units
Top 10 Nationwide and Florida Counties

Rank	County	Median	Lower Bound	Upper Bound
1	Santa Clara County, CA	546,308	529,221	563,395
2	San Mateo County, CA	541,500	518,453	564,547
3	San Francisco County, CA	482,148	472,479	491,817
4	Alameda County, CA	377,292	368,402	386,182
5	Westchester County, NY	360,522	348,234	372,810
6	Contra Costa County, CA	355,410	344,330	366,490
7	Monterey County, CA	353,398	325,381	381,415
8	Sonoma County, CA	349,475	338,796	360,154
9	Fairfield County, CT	333,690	319,924	347,456
10	Orange County, CA	319,613	312,995	326,231
104	Palm Beach County, FL	147,417	142,985	151,849
113	Broward County, FL	140,508	138,977	142,039
121	Miami-Dade County, FL	134,620	130,380	138,861
125	Seminole County, FL	130,371	124,223	136,519
128	Sarasota County, FL	128,745	117,786	139,704
129	Manatee County, FL	128,655	119,349	137,961
131	Lee County, FL	127,261	121,676	132,846
152	Orange County, FL	116,013	112,243	119,783
158	Hillsborough County, FL	111,207	106,315	116,099
164	Pinellas County, FL	109,595	104,904	114,286
172	Brevard County, FL	105,302	99,598	111,006
189	Volusia County, FL	94,875	91,560	98,190
191	Duval County, FL	94,315	89,995	98,635
192	Escambia County, FL	93,775	88,252	99,298
196	Pasco County, FL	91,890	85,943	97,837
206	Polk County, FL	85,554	80,733	90,375

Source: U.S. Census Bureau, 2001 Supplementary Survey, Ranking Tables.

Notes:

The 2001 Supplementary Survey used the same questionnaire and methods developed for the American Community Survey (ACS) to collect demographic, social, economic, and housing data from a national sample of 700,000 households in 1,203 counties. (Group quarters were not included in the sample.) The Ranking Tables were created by ACS to provide a quick visual representation of comparative data on key issues for the top 220 counties nationwide. The margin of error, represented by the lower and upper bounds of the 90-percent confidence interval. The confidence interval gives a range of values likely to include the population true value. The smaller the confidence interval the more precise the estimate of the characteristic of interest.

Specified Owner-Occupied Units are owner-occupied, one-family, detached or attached, units that are on less than 10 acres, without a business or medical office on the property. The data excludes mobile homes and housing units in multi-unit buildings. The value is an estimate of how much the property (house and lot, mobile home and lot, or condominium unit) would sell for if it were for sale. If the house or mobile home was owned or being bought, but the land on which it sits was not, the respondent was asked to estimate the combined value of the house or mobile home and the land. For vacant units, value was the price asked for the property.

Appendix C

Median Household Income, 2001 Top 10 Nationwide and Florida Counties

Rank	County	Median	Lower Bound	Upper Bound
1	Fairfax County, VA	84,683	82,393	86,973
2	Morris County, NJ	82,961	77,569	88,353
3	Santa Clara County, CA	80,627	78,012	83,242
4	Somerset County, NJ	79,723	74,445	85,001
5	Montgomery County, MD	75,871	72,762	78,980
6	Collin County, TX	75,482	70,181	80,783
7	Howard County, MD	74,937	69,132	80,742
8	San Mateo County, CA	72,224	68,891	75,557
9	Nassau County, NY	71,982	69,098	74,866
10	Fairfield County, CT	71,614	69,365	73,863
93	Seminole County, FL	48,613	44,950	52,276
140	Palm Beach County, FL	42,096	40,913	43,279
152	Orange County, FL	41,055	39,209	42,901
155	Hillsborough County, FL	41,014	39,437	42,591
156	Broward County, FL	40,972	40,391	41,553
157	Sarasota County, FL	40,715	37,786	43,644
163	Duval County, FL	40,051	37,630	42,472
169	Lee County, FL	39,726	37,513	41,939
183	Brevard County, FL	38,072	35,533	40,611
188	Escambia County, FL	37,207	34,956	39,458
193	Manatee County, FL	36,629	34,243	39,015
197	Pinellas County, FL	36,292	34,375	38,209
201	Volusia County, FL	35,390	32,984	37,796
205	Polk County, FL	33,927	31,676	36,178
206	Miami-Dade County, FL	33,840	32,343	35,337
209	Pasco County, FL	32,702	30,691	34,713

Source: U.S. Census Bureau, 2001 Supplementary Survey, Ranking Tables.

Notes:

The 2001 Supplementary Survey used the same questionnaire and methods developed for the American Community Survey (ACS) to collect demographic, social, economic, and housing data from a national sample of 700,000 households in 1,203 counties. (Group quarters were not included in the sample.) The Ranking Tables were created by ACS to provide a quick visual representation of comparative data on key issues for the top 220 counties nationwide. The margin of error, represented by the lower and upper bounds of the 90-percent confidence interval. The confidence interval gives a range of values likely to include the population true value. The smaller the confidence interval the more precise the estimate of the characteristic of interest.

A household includes all the people who occupy a housing unit. Household income includes the income of the householder and all other persons 15 years old and over in the household, whether related to the householder or not. Because many households consist of only one person, average household income is usually less than the average family income.

Appendix D

**Number of Renter Households Paying More
Than 30 Percent of Income for Housing
Miami-Dade County by Municipality, 2000**

	Specified Renter- Occupied Units	Paying 30 Percent or More	Paying Less Than 30 Percent	Percent Paying 30 Percent or More
Aventura	3,954	1,725	1,863	48.1
Bal Harbour Village	976	416	482	46.3
Bay Harbor Islands	1,235	653	468	58.3
Biscayne Park Village	351	149	164	47.6
Coral Gables	5,652	2,220	3,022	42.4
El Portal Village	204	92	102	47.4
Florida City	1,327	720	433	62.4
Golden Beach Town	25	12	9	57.1
Hialeah	34,768	17,351	15,931	52.1
Hialeah Gardens	1,319	590	664	47.0
Homestead	6,401	2,739	3,280	45.5
Indian Creek Village	0	0	0	0.0
Islandia	1	0	1	0.0
Key Biscayne	1,232	526	495	51.5
Medley	130	69	59	53.9
Miami	87,281	42,563	38,571	52.5
Miami Beach	29,290	14,126	12,868	52.3
Miami Lakes	2,224	825	1,291	39.0
Miami Shores Village	416	197	178	52.5
Miami Springs	1,817	739	963	43.4
North Bay Village	2,225	1,028	1,086	48.6
North Miami	10,208	4,945	4,517	52.3
North Miami Beach	5,301	2,607	2,296	53.2
Opa-locka	3,119	1,331	1,383	49.0
Palmetto Bay	1,250	460	730	38.7
Pinecrest	1,061	402	560	41.8
South Miami	1,743	696	844	45.2
Sunny Isles Beach	3,418	1,586	1,361	53.8
Surfside	653	315	284	52.6
Sweetwater	2,111	1,077	943	53.3
Virginia Gardens	437	132	284	31.7
West Miami	652	361	261	58.0
Unincorporated	116,052	53,414	53,810	N/A
Miami-Dade County	326,833	154,066	149,203	47.1

Source: U.S. Bureau of the Census, Census 2000, Summary File 3.

Miami-Dade County Department of Planning and Zoning, Research Section, 2002.

Note: Specified renter-occupied units includes a small number of households for whom affordability measures were not available.

Note: The units here are renter-occupied units, excluding 1-unit attached and detached houses on 10 acres or more.

Note: The Town of Miami Lakes (December 2000) and the Village of Palmetto Bay (September 2002) incorporated after the date of the Census, April 1, 2000. They have been classified in this table as municipalities, although they were not incorporated on the date of the Census.

Appendix E

**Number of Owner Households Paying More
Than 30 Percent of Income for Housing
Miami-Dade County by Municipality, 2000**

Municipality	Specified Owner- Occ Units	Paying 30 Percent or More	Paying Less Than 30 Percent	Percent Paying 30 Percent or More
Aventura	1,006	327	679	32.5
Bal Harbour	126	47	79	37.3
Bay Harbor Island	295	123	156	44.1
Biscayne Park	860	197	597	24.8
Coral Gables	9,329	2,652	6,607	28.6
El Portal	602	241	361	40.0
Florida City	797	297	476	38.4
Golden Beach	305	144	157	47.8
Hialeah	27,747	10,738	16,611	39.3
Hialeah Gardens	2,727	1,082	1,567	40.8
Homestead	2,812	870	1,896	31.5
Indian Creek Village	17	6	5	54.5
Islandia	0	0	0	0.0
Key Biscayne	1,028	426	594	41.8
Medley	27	12	15	44.4
Miami	34,261	13,730	19,655	41.1
Miami Beach	4,639	1,807	2,742	39.7
Miami Lakes	5,179	1,708	3,373	33.6
Miami Shores	2,978	1,028	1,896	35.2
Miami Springs	3,053	934	2,089	30.9
North Bay Village	338	175	149	54.0
North Miami	7,751	3,454	3,989	46.4
North Miami Beach	6,209	2,493	3,508	41.5
Opa-Locka	1,675	561	1,060	34.6
Palmetto Bay	6,395	1,632	4,707	25.7
Pinecrest	4,735	1,273	3,430	27.1
South Miami	2,358	783	1,559	33.4
Sunny Isles Beach	370	204	166	55.1
Surfside	982	310	658	32.0
Sweetwater	1,328	520	796	39.5
Virginia Gardens	400	109	291	27.3
West Miami	1,253	387	866	30.9
Unincorporated Area	207,954	72,106	130,984	35.5
County Total	339,536	120,376	211,718	36.2

Source: U.S. Census Bureau, Census 2000, Summary File 3, Miami-Dade County Department of Planning and Zoning, Research Section, 2002.

Note: The Town of Miami Lakes (December 2000) and the Village of Palmetto Bay (September 2002) incorporated after the date of the Census, April 1, 2000. They have been classified in this table as municipalities, although they were not incorporated on the date of the Census.

Note: Specified owner-occupied units includes a small number of households for whom affordability measures were not available.

Note: Specified owner-occupied units are owner-occupied, one-family, attached and detached houses on less than 10 acres without a business or medical office on the property.

Percentage of Income Spent on Mortgage for Median-Priced Single Family Home, 2002

Counties of the MSA	Occupation	Percentage of Income Spent on Mortgage for:		
		Entry-Level Worker	Median-Wage Worker	Experienced Worker
Miami-Dade	Waiters and waitresses	105.1	95.8	79.2
Miami-Dade	Postal service mail carriers	NA	NA	NA
Miami-Dade	Chief executives	15.8	NA	6.8
Miami-Dade	Accountants and auditors	38.5	27.7	19.6
Miami-Dade	Automotive body and related repairers	67.1	45.2	37.5
Miami-Dade	Automotive service technicians and mechanics	77.1	43.9	35.7
Miami-Dade	Bartenders	104.8	95.3	76.6
Miami-Dade	Carpenters	77.6	46.5	39.1
Miami-Dade	Cashiers	103.4	87.2	73.5
Miami-Dade	Child, family, and school social workers	54.8	42.4	36.6
Miami-Dade	Construction laborers	91.9	64.1	51.6
Miami-Dade	Construction managers	33.3	22.2	16.4
Miami-Dade	Cooks, restaurant	88.0	67.6	59.8
Miami-Dade	Credit analysts	41.6	28.3	21.8
Miami-Dade	Dishwashers	103.9	90.8	83.3
Miami-Dade	Electricians	59.5	42.1	34.8
Miami-Dade	Engineering managers	23.8	15.2	10.8
Miami-Dade	Executive secretaries and administrative assistants	53.1	39.1	33.4
Miami-Dade	Financial managers	27.8	17.7	13.0
Miami-Dade	Fitness trainers and aerobics instructors	106.6	80.7	54.9
Miami-Dade	Food service managers	41.8	30.5	20.9
Miami-Dade	Hairdressers, hairstylists, and cosmetologists	100.8	73.0	51.3
Miami-Dade	Insurance sales agents	65.6	37.1	20.0
Miami-Dade	Janitors and cleaners, except maids and housekeeping cleaners	104.3	81.7	69.6
Miami-Dade	Landscaping and groundskeeping workers	88.9	72.8	60.7
Miami-Dade	Laundry and dry-cleaning workers	102.1	86.7	75.9
Miami-Dade	Lawyers	34.6	13.7	9.3
Miami-Dade	Licensed practical and licensed vocational nurses	51.4	41.5	37.8
Miami-Dade	Lodging managers	41.5	36.9	22.0
Miami-Dade	Maids and housekeeping cleaners	102.9	88.8	80.1
Miami-Dade	Nursing aides, orderlies, and attendants	88.2	72.7	65.3
Miami-Dade	Painters, construction and maintenance	69.3	51.7	42.3
Miami-Dade	Pharmacists	19.0	15.5	13.5
Miami-Dade	Pharmacy technicians	80.9	62.5	51.5
Miami-Dade	Plumbers, pipefitters, and steamfitters	56.4	40.8	34.1
Miami-Dade	Police and sheriff's patrol officers	34.2	27.1	24.6
Miami-Dade	Police, fire, and ambulance dispatchers	58.1	43.6	36.6
Miami-Dade	Preschool teachers, except special education	92.7	58.7	47.1
Miami-Dade	Receptionists and information clerks	100.0	69.6	59.5
Miami-Dade	Retail salespersons	98.0	74.1	52.2
Miami-Dade	Secretaries, except legal, medical, and executive	85.2	54.8	47.0
Miami-Dade	Security guards	97.8	78.1	66.2
Miami-Dade	Taxi drivers and chauffeurs	101.9	88.9	66.0
Miami-Dade	Tellers	75.9	61.2	55.3
Miami-Dade	Truck drivers, heavy and tractor-trailer	64.6	45.9	36.0
Miami-Dade	Truck drivers, light or delivery services	81.2	60.7	44.3
Miami-Dade	Fire fighters	NA	NA	NA